

DAVID H. MOFFAT'S RISE FROM MESSENGER TO BANKER



President of First National Bank of Denver; Railroad Builder, Mine Owner, Now Engaged in Building the Denver, North Western and Pacific Railway.

BY MAURICE M. MINTON.

The early years, in the development of California, Washington, Oregon, Nevada, Idaho, Colorado and Utah, will always afford the novelist, dramatist and historian a colorful, form and atmosphere for novel, play and romantic history. The conversion of a great, primeval territory into rich, powerful and populous States within the period of a generation is remarkable in fact; and the surroundings of those who entered the wilderness, rich only in health, energy and natural ability to conquer Nature and cause her to yield her wealth and resources to later generations will ever appeal to the imagination. These men: John W. Mackay, James C. Flood, William C. O'Brien, James L. Fair, William Sharon, James B. Haggin, George R. Hearst, Charles Crocker, Collis P. Huntington, Mark Hopkins, Leland Stanford and David H. Moffat will always be types for the novelist, the dramatist and the historian. They were not mere fortune seekers. They were strong, able men, who by the exercise of their great abilities not only amassed enormous fortunes for their personal gratification and thousands to attain comfortable homes, if not fortune. They developed the mines; gridded the plains with railroads; and made available to fruit planters, cattle men and agriculturists millions of acres. Search at will the records of any of the Rocky Mountain States and you will find connected with every great enterprise one of these mighty pioneers of the great West. Even up to his last hours John W. Mackay was at work planning a great enterprise, that of laying a cable from the shores of California to those of the Sandwich Islands, the Philippines and China. And to-day the sole survivor of this great group of commercial Titans, David H. Moffat is engaged in the crowning enterprise of his life, that of building the Denver North-western and Pacific Railway—a link in a great trans-continental railroad—through an enormous territory, rich in minerals, coal, and arable lands, now lying in the heart of the Rockies in its primeval grandeur.

FROM BANK MESSENGER.
The rise of young Dave Moffat, the bank messenger in New York City, from a position yielding four dollars a week, to that of president of the First National Bank of Denver, with a capital of \$1,000,000, with a surplus of \$2,000,000, and deposit of \$2,000,000, from that of a messenger to that of the richest and most influential man in the State of Colorado, reads like a romance. Yet such is the reward of energy, ability and integrity. The boy who faithfully ran messages for the New York Exchange Bank, was promoted to a clerkship and through a long series of years he successfully combated all difficulties, until he arose to the proud position he now occupies in the financial, mining, railroad and industrial worlds of the United States.

AMASSED GREAT FORTUNE.
To the young man with the world before him the history of these remarkable Western men is pregnant with suggestion and promise. All of these men began life under circumstances that would have seemed to the average boy of that time a hopeless future to that of the richest and most influential man in the State of Colorado, reads like a romance. Yet such is the reward of energy, ability and integrity. The boy who faithfully ran messages for the New York Exchange Bank, was promoted to a clerkship and through a long series of years he successfully combated all difficulties, until he arose to the proud position he now occupies in the financial, mining, railroad and industrial worlds of the United States.

It is not surprising that Mr. Moffat, who has by his individual efforts amassed a fortune of \$4,000,000, who has established his reputation for honesty, straightforwardness and clearness of vision, who has made a record in finance, railroads, mining, and in almost every great business undertaking, tending towards the development of Colorado, should challenge the attention of the railroad world at large, and the people of that State in particular, by the announcement that he proposed to give Denver a new outlet to the Pacific Ocean by building the Denver, North-western and Pacific railway from Denver to Salt Lake City, where it will connect with Senator Clark's road to Los Angeles, California. Mr. Moffat is no novice in railroad building. Thirty-two years ago, Mr. Moffat

of its length in the world. This road now taps the mineral districts of Park, Lake, Summit, Charles and Gunnison counties. His Boulder Valley extension from Boulder to the Marshall Coal Banks in Boulder county gave Denver cheap coal.

OPENING UP THE COUNTRY.
One central idea always controlled Mr. Moffat, that of opening up the country rich in natural wealth and by so doing he has done more than any living man to enrich Denver and Colorado, while he has put localities like Leadville, Cripple Creek and Aspen into easy communication with the outside world. And what he has done for these he now proposes to do for the great countries of Grant, Larimer, Routt and Rio Blanco, which equal in area the State of Pennsylvania. His work, the building of the Denver North Western and Pacific Railroad, through the heart of the richest mining, pastoral, agricultural and horticultural sections of Colorado, is the crowning achievement of his marvelously successful career as railroad king, mining king and banker.

So great and commanding an enterprise has naturally captured universal attention. The shortening of the route from Denver to Salt Lake City by two hundred and thirty-five miles or by fourteen hours in travel, naturally enough causes a sensation in the railroad world; the development of an enormous area that has been isolated for lack of railroad facilities presents a gorgeous vista of possibilities; and the piercing of the Continental Divide by a tunnel two miles in length excites interest. But Mr. Moffat sees only in it only a practical business proposition with its consequent benefit to Denver and Colorado, and the persons interested. Nevertheless, it will prove a grand period to a great career.

THE VILLAGE OF HILLSBORO

A Delightful Resort in Albemarle Near Crozet—The Miller School.

(Special Dispatch to The Times.)
YANCEY MILLS, VA., September 6.—The little village of Hillsboro, about two and one-half miles from Crozet, in Albemarle county, has been brightened this summer by the many visitors and boarders from Richmond and other cities. The drives in and about Hillsboro are smooth and level and the many picturesque spots with the beautiful scenery of the Blue Ridge and Green Mountains in the distance, makes this an ideal spot to spend the summer. The handsome carriage and runabout, and spirited horses belonging to Mr. C. D. Langhorne, an "old pro" and a "big game" hunter, are a prominent feature. Many of the prominent people, may be seen each evening on these splendid drives, the beautiful faces and artistic dresses of the fair drivers forming a picture not soon to be forgotten.

On a visit to these country homes one feels as if he were living in old colonial times, such is the genuine, old-fashioned Virginia hospitality shown us.

Miss Julia Yancey and Miss Nellie Wynne, of Richmond, are the guests of the Misses Leake, in Hillsboro.

Mr. John Leake and wife, of Louisville, Ky., spent the summer at their old home here.

Mr. Wm. Ray, left this week for a month's trip through Virginia on Masonic business.

Mr. Victor Burdette, of Richmond, is visiting his mother in Hillsboro.

Mr. and Mrs. T. S. Wynne, of Richmond left for home this week.

Mr. M. E. Gary, of Richmond, is at Crozet.

The Miller Manual school opens this week with a larger attendance than ever before in its history. The high standard and excellent discipline in this school, and its splendid management in every department has made it desirable to many who are able to send to more expensive schools.

It is proving every year a God-send to hundreds of boys and girls of this State. In every profession and every business, in all the walks of life are met men and women who had their start in life at the grand school.

Albemarle county may well be proud of the Miller School, which is making such rapid strides under the excellent management of that Christian gentleman, Captain Vawter.

A Wonderful Showing of New Furniture and Carpets

FURNITURE SPECIALS.

Fine Solid Oak CHIFFONIER, a \$50 value, chiffonier alone \$4.48

Solid Golden Oak Braced Arm, Caned Seat Chair worth \$1.00 Only . . . 69c.

Full Turkish Tufted, Duplex Steel Spring Couch, worth \$10.00 Only . . . \$6.48

PARLOR SPECIALS.

This beautiful 5-piece Mahoganyized Srii g-Edge Parlor Suit, upholstered in the finest silk velour of the choicest colors and designs, handsomely carved, highly polished and built on modern lines; an excellent \$45.00 value Only . . . \$43.50

This elegant, full size Golden Oak Bedroom Suit, large level-panel mirror in bureau; handsomely finished and carved: a \$23.00 value Only . . . \$14.75

\$16.50 Buys this Solid Oak China Closet, with bent plate glass ends and plate glass front.

TERMS TO SUIT YOUR PURSE

HOPKINS FURNITURE CO.

7 and 9 West Broad St. The Cheapest Cash or Credit Store in the City.

Chase Bros. Hackley Carlisle

The Piano House in Richmond selling Pianos, exclusively of our own manufacture.

Chase-Hackley Piano Company.

603 East Broad Street.

HOW TO CURE TOBACCO

The Farmville Tobacco Board Gives Information to Raisers Made Necessary by Change of Method in Sale of Bright and Sun Cured

(Special Dispatch to The Times.)
FARMVILLE, VA., September 6.—There will be a reunion of Company D, Eighteenth Virginia Infantry, at Five Forks, Prince Edward county, on Tuesday, the 15th instant. A big picnic dinner will be served.

Captain S. W. Paulett and "Bob" Miller, of Farmville, are scheduled to make speeches, and that alone is a sufficient guarantee against a single dull moment.

At a recent session of the West Hanover Presbytery, which met at Buckingham Courthouse, the resignation of Dr. E. H. Harding, of the Farmville Presbyterian Church, was formally accepted. This is sad news for all Farmville. Not only his church, but all churches and the entire community will greatly miss him.

All Farmville will bid him good-bye with a blessing and a sigh.

Mr. A. W. Drumheller, probably the best tobacco buyer on this market, has been selected by the Imperial Tobacco Company, of Great Britain, to represent them on this market. Sharp and lively competition is looked for when the market opens in full between the two combines.

Tobacco Board.
A meeting of the Farmville Tobacco Board was held in the Star Warehouse several days ago for the purpose of giving general information as to how tobacco should be cured for this market.

This was deemed necessary on account of a new departure, that of buying flue and sun cured tobacco from the warehouse floors. It was thoroughly agreed by the board that they would continue the same demand for smoked tobacco as heretofore, also virgin, Austrian and Italian grades. A committee of three was appointed to draft a circular to farmers informing them that this market would receive and pay the highest prices for every grade of tobacco.

Reorganized.
The old Farmville Silver Band has been reorganized here with the following officers: Major Blanton, president; E. T. Brambert, business manager; W. J. Cox, secretary; E. R. Booker, treasurer, and Henry Hays, property manager. The band and library are yet to be elected.

They have already fifteen instruments and are corresponding with manufacturers for ten more.

Work on the new depot is progressing nicely. The new structure will cost about \$25,000 dollars, and its completion is looked for about the middle of November.

While the amount of earth to be moved in the excavation for the foundation is tremendous, yet a large part of it has been accomplished and a good start has been made.

The Farmville Gun Club was well represented at the meeting of the Virginia Trap Shooters' Association in Lynchburg, this week.

PERSONAL.
Mr. J. C. Kitz and family, of Henry county, have removed to Prince Edward county. Mr. King has several daughters, who will enter the Normal School the coming session.

Arthur Durall, who but a short while ago entered the Anderson Drug Company's establishment, has severed his connection with the firm. Mr. Durall has left for his future home in Norfolk.

Mrs. Colonel Fitzgerald has sold to Mr. W. H. Davis, formerly of Pittsylvania county, the old Burdett farm, situated not far from Rice Depot. In the lower end of the county. The price paid was \$500.

The Labor Day excursion to Richmond last Monday under local management was a success financially and socially. A large crowd taking advantage of the cheap rates, and spent a pleasant day in the Capital City.

The new storehouse and workshop of Mr. W. T. Doyne is nearing completion. Miss Lizzie Browder and her mother, of Lunenburg county, are visiting in the home of Mrs. S. H. Boleau.

Mr. and Mrs. Robert Burger have returned to their home in Birmingham, Ala., after several weeks spent pleasantly in the home of Mr. and Mrs. W. H. Burger.

Mrs. E. D. Lippcomb and children are visiting her parents, Mr. and Mrs. J. S. Hart.

Miss Beattie Foster, who has been the guest of Misses Fane and Kate Wells, has returned to her home in Norfolk.

Mr. and Mrs. W. G. Dunnington have as their guest Mr. and Mrs. Jack Strachan, of Petersburg.

Miss Kathleen Taylor, of Richmond, is the guest of Mr. and Mrs. W. P. Richardson.

Miss Mary Wilkerson, of Richmond, spent last Sunday in Farmville.

Misses Ethel and Cora Page are visiting friends at Concord, Va.

Mr. J. R. Cunningham, of Clarksville, Tenn., is at home on a vacation.

Rev. J. L. Lancaster, of Perth Amboy, N. J., is spending a few days at his country home.

Mrs. Charlotte B. Vaiden has qualified as notary public for Cumberland. Mrs. Vaiden is the first in this section to take advantage of woman's newly acquired rights.

SEE THAT YOU GET
the genuine Dr. David's Cough Syrup and not a "just as good" (so-called) remedy that an unscrupulous dealer may wish to force on you. Dr. David's Cough Syrup is put up by Owens & Minor Drug Company, whose name appears on the large bottle.

Dr. David's Best Liver Pills.

CASTORIA
For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of *Chas. H. Fletcher*.

A VIGOROUS RUBBING
with Dixie Nerve and Bone Liniment will cure rheumatism, neuralgia, pain in the back, shoulders, sides and joints, it cures when others fail. It is the "Best on Earth" for sprains, strains and all pains. Uxexceded as horse liniment, as a number of horsemen will testify. Price for a large bottle 25c. everywhere.

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Cured by Dr. David's Cough Syrup of pure pine tar, horehound, wild cherry,

Blacksburg Bits.
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BLACKSBURG, VA., September 6.—Miss Jordan, of Norfolk, is at Colonel Patton's.

Professor Randolph was in Amherst county this week on business.

Miss Margaret Patton left last Tuesday for Boise City, Idaho, where she will teach this winter.

Miss Emma Walker, who has been visiting friends in Albemarle, has returned home.

Mrs. Col. Newlee, wife of Col. R. E. Newlee, who served through the Mexican and Civil Wars, died last Wednesday morning at her home on Thursday morning. Mrs. Newlee was a Miss Bennett, of this county.

Mrs. Jennie Davis and daughter, of Lynchburg, returned home last week after a month's visit to her mother, Mrs. Lybrook.

Mrs. Sheib and Miss Chopin, who have been spending the summer at the Blacksburg Inn, will leave Tuesday for a few days visit to Lexington before returning to their home in New Orleans.

FARMVILLE VETS T. H. HOOD REUNION

Rev. Dr. E. H. Harding Released by West Hanover Presbytery.

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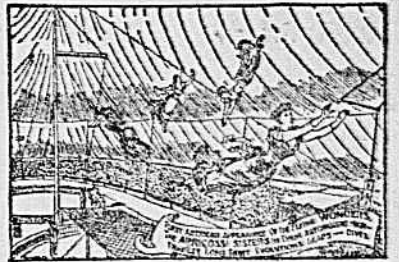
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JOHN ROBINSON'S TEN BIG SHOWS ALL UNITED Richmond, FRIDAY, September 12th



4 Circuses—3 Menageries—2 Stages Roman Hippodrome

Combined With the Grand Biblical Spectacular Production

King Solomon and the Queen of Sheba

100 beautiful ballet girls. 500 men, women and horses in the cast. Carl Hagenback's \$40,000 herd of performing elephants. 100 new and novel circus acts. 1,000 rare and costly animals. 50 hair-raising races. Grand free \$300,000 street parade. 5 bands of music, fife and drum corps, chime of bells, 50 cars and gilded dunes, 29 tableaux cars, 12 traps, 300 thoroughbred horses, 60 miniature ponies, steam calicoe drawn by 40 ponies and driven by one man. 2 herds of elephants. Excursion on all lines of travel.

2 Performances Daily, Rain or Shine

NEW STORE! NEW GOODS! FAIR PRICES! First-Class Work and Materials Guaranteed.	Paid in Capital \$10,000 ANNOUNCEMENT. THE Richmond Plumbing and Mantel Co.	DIRECTORS: J. Graham Davidson, President W. T. Yarbrough, Manager H. T. Burnley, Treas. J. Temple, of Fort- rain, Temple & Co. T. K. Sands, Cashier National Bank of Virginia.
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begs to inform the public that its new store, No 26 North Ninth street, is now open for business, with a complete and entire outfit of everything pertaining to a strictly first-class PLUMBING AND MANTEL BUSINESS, and you are cordially invited to call and look over our stock.

We claim to carry the most complete and up-to-date line in the city.

It will give us pleasure to show you our new store.

Respectfully,
Richmond Plumbing and Mantel Co.,
26 North Ninth St.
'Phones 636.

Wholesale and Retail Dealers in Stoves, Ranges, Furnaces, Mantels, Gas and Electric Fixtures, Filters, Tiling and Fire- Place Trimmings.	Richmond Plumbing and Mantel Co., 26 North Ninth St. 'Phones 636.	CONTRACTORS for Plumbing, Tinning, Gas-Fitting, Sheet-Metal Work. Electrical Wiring.
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R. H. BOSHER'S SONS, Carriage Manufacturers, 15 SOUTH NINTH STREET.

**"MAKE BELIEVE" AND
"THE REAL THING"**
are as different as day and night. To keep a fine carriage in its first condition of superiority it must be carefully and skillfully repaired whenever anything is the matter. Only experts can do a job properly. No manufacturers of the highest grade of pleasure vehicles can surpass our style of work. Working prices please all.

HORSE SHOW NOVELTIES.
Fall and Winter Styles in Depot Rockaways, Broughams, Victorias.

Your Furnace, Range or Latrobe NEEDS REPAIRING OR CLEANING.

We will give your order for such work competent and prompt service.

Morgan R. Mills & Co.
Phone 1110. 28 N. 9th Street.

ALCALIN DENTIFRICE.

Nothing adds more to personal appearance than handsome pearly teeth and plump healthy gums. Alcalin preserves and whitens the teeth, purifies the breath, cleans the mouth, and prevents the gums, prolongs the service of all fillings, prevents tooth-ache, and destroys all germ life. It is free of acid, chalk, or pumice stone. It is a soluble powder, and easily converted into a liquid. It is six times as good, six times as pure, and six times as cheap as any other preparation. Ask your druggist for Alcalin.

Free Samples at Dentists.

For Sale at

Tragles Drug Store.

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PIONEER TRANSFER COM'Y.
Cyrus Bossieux, President.

COCAINE AND WHISKY
Rabbits Cured at my Sanatorium, in 20 days. Hundreds of references. 25 years a specialist. Book on Home Treatment sent FREE. Address: S. M. WOOLLEY, M. D., Atlanta, Ga.